

Play it smart when doing it yourself

BY MIKE DALE
SPECIAL WRITER

The notion of building something yourself is frightening to most people, until it's demystified.

Homeowners once reluctant to install a garage door opener are remodeling entire homes, room by room. Warehouses, lumberyards and tool rental companies are feeding the do-it-yourself home remodeling trend with plenty of good advice.

Many national home center chains, such as Home Depot and Builders Square, offer classes for customers on the installation of ceiling tile and linoleum, how to patch holes in walls, repair a dripping faucet, build a deck or landscape a lot. Do-it-yourselfers also can get assistance in an ample supply of books, magazines and instructional videos found in local stores.

Computer-aided design programs are being adapted by some home centers to help consumers plan a new kitchen or deck. They also work with local contractors in marketing and installing fencing, doors, vinyl siding, replacement windows, screen enclosures, roofing, storage systems and home security operations.

But home improvement experts advise that the novice remodeler shouldn't tackle major structural renovations — room additions, new exterior siding or a kitchen makeover — without first consulting a professional.

The time is right for remodeling, according to the National Association of Home Builders. It's forecasting growth in home values to be 5 percent to 8 percent annually for the rest of the decade.

Some home improvements are financially smart, say analysts, because they bring a near-full return on initial investment.

An example: Owners who sink \$20,000 into major kitchen repairs (new appliances, floor, cabinets and increased space) recoup 98 percent of their investment in five to 10 years. Minor kitchen repairs should give 100 percent return when the house sells.

Major bathroom makeovers return 98 percent of money invested, and replacing rooms, insulation and fireplaces all give a 60 percent return on your original outlay.

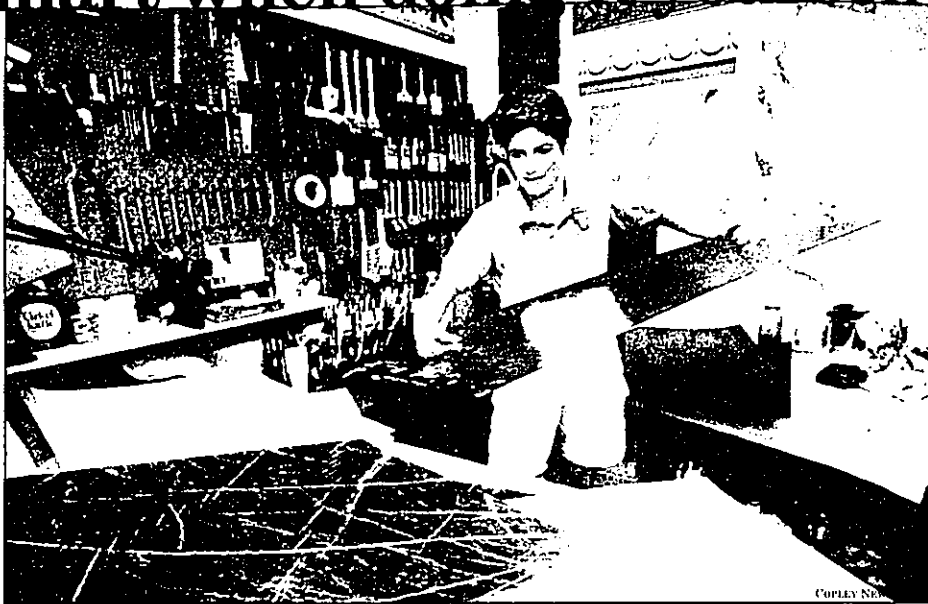
There are a number of ways to finance a remodel. Not all sources are right for every project, so choose carefully. You might think about:

- Refinancing your first mortgage.
- Getting a fixed-term second mortgage.
- Securing a home improvement loan, qualifying for home-equity lines of credit.
- Getting an unsecured personal loan.
- Using personal savings.
- Borrowing against insurance and pension funds, like a 401K plan.

Makeovers within the four walls of your home are appropriate when your objective is not more space, but better space.

In larger homes, for example, it's often possible to combine a series of small rooms to create larger, lighter spaces that are better-suited to modern living.

Adding on is preferable when you have



Remodeling roulette: An organized workshop makes it easy for do-it-yourselfers to stay on top of home maintenance projects.

the square footage you need, but it's in the wrong place. But before getting too excited about expansion, check local building codes and ordinances. Additions may be limited by setback requirements, height limitations or zoning.

And don't forget to increase the limits on your homeowner's insurance, which will mean higher premiums, once the renovation is complete.

Beyond simple home maintenance projects, there are many home-improvement projects easily managed by homeowners who are handy. Three of the most popular do-it-yourself projects are painting, maintaining garage doors and installing redwood decks.

In the car-culture 1990s, garage doors continue to dominate the facade of many homes, so it's important that they are maintained. Wood doors require regular

scrapping and refinishing. Steel, aluminum and vinyl doors are low-maintenance alternatives that are easy to install with ready-made kits.

Adding a redwood deck is right behind kitchens and bathrooms as a remodel favorite.

Some tips from the California Redwood Association: plan a deck that reflects the style of your house; mix and match deck stains to complement the colors of your house; design your deck for entertaining by incorporating built-in benches; anticipate cooking and dining with a built-in grill or a cabinet/service counter, and note the orientation of your deck to the sun (some families enjoy shade; others prefer sunshine).

The secret to successful painting is preparation; painting is the easy part. Be

sure to remove old finishes before adding new coats of paint. Chemical strippers soften and dissolve old finishes. Heat guns make old paint blister and bubble. Power sanders scratch away tough surfaces.

Exteriors should be painted in three colors: a basic field color for siding or brick, a trim color for borders or windows, and an accent color for shutters. Interiors are best left to softer shades. Bare walls, ceilings, floors and furniture are good candidates for more creative, stencil techniques.

Other popular at-home tasks include waterproofing concrete walkways, installing a fireplace mantel and water-saving toilets, repairing leaky pipes, and replacing old-fashioned two-slot electrical outlets with the grounded, three-slot receptacles now required for many appliances.

Large-scale structural renovations — such as room additions may require hiring a contractor.

Hiring someone in the field can be intimidating. But these tips should make the process smoother:

- Check all of a contractor's references.
- Verify that the contractor is licensed. Ask him if he has liability insurance.
- Take note of the contractor's personality. If he has a shop, visit it.
- Check the Better Business Bureau office for complaints filed against him.
- Beware of hiring the lowest bidder. And get everything, even estimates, in writing.

Equip toolbox with essentials

BY MIKE DALE
SPECIAL WRITER

Having proper tools makes home improvement projects go smoother. Needed tools vary from task to task, but every handyman must have the basics:

- A ladder.
- A putty knife.
- A circular saw for cutting across the grain of wood, a hack saw for cutting metals and a keyhole saw to cut circular openings.
- An electric drill.
- A block plane to shave wood (it's handy for trimming door edges).
- A hammer, vice grip pliers, a ratchet wrench and a set of open-ended wrenches.
- An assortment of screwdrivers, both hand and power driven.
- Safety goggles and a dust mask.

Many other tools can be bought for certain jobs. Home repair manuals and your home improvement store may recommend buying specific tools for such projects. Heed their advice.

Perhaps some of the pricier tools could be borrowed from a friend or acquaintance rather than purchased outright.